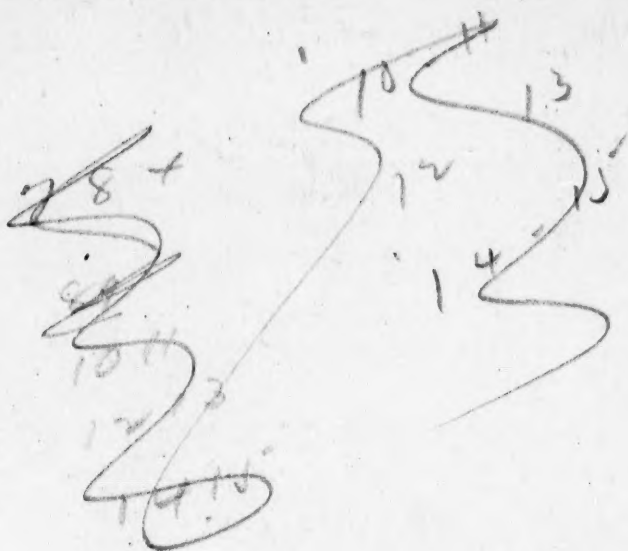




Walter  
Hamm



J. Darius Barnett

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As

ACT OF INCORPORATION  
OF THE  
**Commercial Travellers**  
ASSOCIATION  
OF CANADA  
AND AMENDMENTS.

ALSO  
**BY-LAWS**

As Revised by the Annual Meeting, Dec. 29, 1887. Annual  
Reports, 1885-6-7, and other information.

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1888.

**Toronto:**  
PRINTED BY HUNTER, ROSE & CO.



## SPECIAL NOTICES.

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In every case of claim arising from ACCIDENT, it is imperative to notify the Secretary of all particulars, as soon after the occurrence as possible, so that the same may be investigated without delay.

Members are not permitted, under any circumstances whatever, to lend their Certificates, and must in all cases show them when required, to *any* officer of any Railway or Steamboat Company from whom privileges are obtained. A refusal to do so, renders members liable to severe penalty.

It is desired by the Railway Companies and urged by the Directors of the Association, that members having baggage to check will see that their trunks are at the station at least *fifteen minutes* before advertised time of starting.

Members will bear in mind that the regular General Meetings of the Association will be held on the FIRST SATURDAY in March, June, September, and December, at eight o'clock, p.m., ten to form a quorum.

*Directors* meet on the LAST SATURDAY, in every month, at eight o'clock, p.m. None of these meetings will be further advertised.

It is important that members of the Association should see that their correct *addresses* are in the hands of the Secretary, so as to receive promptly any special communication that may be sent out from the Association.

# Officers and Directors for 1888.

J. C. BLACK,	.. .. .	President.
A. A. ALLAN,	.. .. .	1st Vice-President.
JOHN BURNS,	.. .. .	2nd Vice-President.
R. H. GRAY,	.. .. .	Treasurer.
JAMES SARGANT,	.. .. .	Secretary.

## DIRECTORS.

C. C. VAN NORMAN,	GEORGE WEST,
R. J. ORR,	R. H. COSBIE,
H. MORRISON,	JAMES HAYWOOD,
T. P. HAYES,	W. B. DACK.
H. S. DAVISON,	

## HAMILTON.

E. A. DALLEY, W.	G. REID,	..	Vice-Presidents.
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## DIRECTORS.

F. A. ASHBAUGH,	J. H. HERRING,
H. BEDLINGTON,	G. E. HAMILTON,
W. B. CROY,	H. G. WRIGHT.

## MONTREAL:

S. O. SHOREY,	..	Vice-President.
C. McARTHUR, C. L. SHOREY,	.. ..	Directors.

## LONDON.

W. D. PIERCE, P. J. WATT,	.. ..	Directors.
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## KINGSTON.

M. S. SUTHERLAND, B. W. ROBERTSON,	Directors.
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## BRANTFORD.

J. S. HAMILTON, H. SHENSTONE,	..	Directors.
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## GUELPH.

C. AULD,	.. .. .	Vice-President.
J. B. ARMSTRONG,	.. .. .	Director.

## WINNIPEG.

J. B. MATHER,	.. .. .	Vice-President.
GEORGE GALT, J. G. MAULSON,	..	Directors.

## BERLIN.

L. J. BREITHAUP, GEORGE LANG,	..	Directors.
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## Officers and Directors for 1887.

J. C. BLACK,	..	..	..	..	..	President.
A. A. ALLAN,	..	..	..	..	..	1st Vice-President.
JOHN BURNS,	..	..	..	..	..	2nd Vice-President.
R. H. GRAY,	..	..	..	..	..	Treasurer.
JAMES SARGANT,	..	..	..	..	..	Secretary.

### DIRECTORS.

A. S. HART,		WM. INCE, JR.,
T. P. HAYES,		GEORGE WEST,
T. F. SMITH,		JNO. WALKER,
R. J. ORR,		THOS. BLAKE.
H. MORRISON,		

### HAMILTON.

E. A. DALLEY,	W. G. REID,	..	Vice-Presidents.
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### DIRECTORS.

G. E. HAMILTON,		H. G. WRIGHT,
F. A. ASHBAUGH,		P. McCULLOUGH,
J. H. HERRING,		W. BRAID.

### MONTREAL.

S. O. SHOREY,	..	..	Vice-President.
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### DIRECTORS.

C. McARTHUR,		C. L. SHOREY,
R. TYLER,		T. J. CREAN.

### LONDON.

J. GOUINLOCK,	W. D. PIERCE,	..	Directors.
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### KINGSTON.

M. S. SUTHERLAND,	B. W. ROBERTSON,	Directors.
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### BRANTFORD.

J. HARRIS,	J. S. HAMILTON,	Directors.
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### GUELPH.

C. AULD,	..	..	Vice-President.
J. B. ARMSTRONG,	..	..	Director.

### WINNIPEG.

J. B. MATHER,	..	..	Vice-President.
GEORGE GALT,	J. G. MAULSON,	..	Directors.

# Officers and Directors for 1886.

## TORONTO.

H. BLAIN,	.. .. .	President.
J. C. BLACK,	.. .. .	1st Vice-President.
F. H. MAULSON,	.. .. .	2nd Vice-President.
R. H. GRAY,	.. .. .	Treasurer.
JAMES SARGANT,	.. .. .	Secretary.

## DIRECTORS.

A. A. ALLAN,	A. S. HART,
JOHN BURNS,	R. J. ORR,
C. C. VAN NORMAN,	T. F. SMITH,
T. P. HAYES,	JOHN WALKER.
WM. INCE, JR.,	

## HAMILTON

E. A. DALLEY,	.. .. .	} Vice-Presidents.
W. G. REID,	.. .. .	

## DIRECTORS.

GEO. HAMILTON,	F. A. ASHBAUGH,
J. H. HERRING,	S. KEMP,
J. A. ORR,	J. H. STONE.

## MONTREAL

S. O. SHOREY,	.. .. .	Vice-President.
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## DIRECTORS

C. McARTHUR,	C. L. SHOREY,
R. TYLER,	T. J. CREAN.

## LONDON.

J. GOUINLOCK,	W. D. PIERCE,	.. Directors.
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## KINGSTON.

M. S. SUTHERLAND,	B. W. ROBERTSON,	Directors.
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## BRANTFORD.

J. HARRIS,	J. S. HAMILTON,	.. .. Directors.
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## GUELPH.

C. AULD,	.. .. .	Vice-President.
J. B. ARMSTRONG,	.. .. .	Director.

## WINNIPEG.

J. B. MATHER,	.. .. .	Vice-President.
GEO. GALT,	J. G. MAULSON,	.. .. Directors.

## CERTIFICATES OF MEMBERSHIP

CAN BE PROCURED AS FOLLOWS :

TORONTO.—At office of Secretary, James Sargent, Public Library Building, corner Church and Adelaide streets.

HAMILTON.—Joseph Green (W. E. Sanford Mfg. Co.).

LONDON.—G. W. Beach.

MONTREAL.—S. O. Shorey (H. Shorey & Co.).

GUELPH.—D. Barlow (Guelph Enterprise Co.).

KINGSTON.—M. S. Sutherland (Fenwick, Hendry & Company).

BRANTFORD.—J. N. Shenstone (A. Harris, Son & Co.).

WINNIPEG.—W. H. Miller (W. H. Miller & Co.).

BERLIN.—H. Aletter (L. J. Breithaupt & Co.).

## FORMS OF APPLICATION.

### *Form One. Admission.*

*To the President, Officers and Directors of the Commercial Travellers' Association of Canada :*

I                      of                      , being a Commercial Traveller, travelling at least four months every year, and representing the establishment of                      engaged in the business of                      at                      do hereby make application to become a member of your Association, and do promise, if admitted, to faithfully observe all the Rules and By-Laws which may from time to time be in force.

My age next birthday will be                      years, and I make my beneficiary, whose age next birthday will be                      years.

Toronto,                      , 188                      .

Recommended,

*Applicant.  
Address.*

*Director's.  
Firm.*

### *Form Two. Honorary Membership.*

*To the President, Officers and Directors of the Commercial Travellers' Association of Canada :*

I                      of                      having been a Travelling Member of the said Association for five or more consecutive years, do hereby make application to become an Honorary Member of the Association, and promise to observe faithfully all Rules and By-Laws which may from time to time be in force.

My age next birthday will be                      years, and I make my beneficiary, whose age next birthday will be                      years.

Toronto,                      , 188.

*Address.,*

*Applicant,*

*Form Three. To Rejoin.*

*To the President, Officers and Directors of the Commercial Travellers' Association of Canada:*

Name.....  
 No. of Certificate.....  
 P.O. Address No. and Street.....  
 Firm Represented.....  
 Firm's Address.....  
 Style of Business.....  
 State if you are a travelling Salesman soliciting Orders....  
 Age next Birthday.....  
 Name of Person in whose favor Accident and Mortuary  
 Certificate is to be made payable.....  
 Relationship.....  
 Age of Beneficiary.....

I hereby certify that I have carefully read the Application herewith presented, and have answered all the questions herein contained, truthfully and to the best of my knowledge and belief.

Dated at.....this.....day of.....  
 A.D. 188...

.....  
 Sig. of Applicant.

**NOTE.**—*Signatures must in all cases be in applicant's own handwriting.*

Canadian Pacific Railway (Eastern Division), including Sault Ste. Marie Branch.  
Central Ontario Railway.  
Central Vermont “  
Erie and Huron “  
Grand Trunk “  
International “  
Kingston and Pembroke Railway.  
Michigan Central (Canada Division) Railway.  
Montreal & Sorel Railway.  
Nova Scotia Railway.  
Prince Edward Island Railway.  
Quebec Central Railway.  
Quebec & Lake St. John Railway.

II.—The following railway companies grant to travelling members of the Association passenger rates at 2c.



per mile, and allow 250 lbs. of baggage free, which can be checked to destination with lay-over privileges, namely,

Gibson and Woodstock Railway.

New Brunswick “

St. Andrews and Macadam “

St. John and Maine “

Springhill and Parsboro’ “

Vanceboro’ and Woodstock “

Woodstock and Edmundston Railway.

Intercolonial, same fare, but 300lbs. baggage free.

III.—The Western Counties Railway and the Windsor and Annapolis Railway Companies charge ordinary passenger rates, allowing to travelling members 300 lbs. of baggage free, which can be checked to destination with lay-over privileges.

IV.—Rates for New York, apply at Secretary's office.

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h can be  
namely,

# COMMERCIAL TRAVELLERS' RAILWAY PASSENGER RATES.

The following are fares to be charged Commercial Travellers, made upon the basis of  $2\frac{1}{4}$  cents per mile. Find the mileage in the first column, and the figures shown opposite in the second column, will be the correct fare :—

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	cts.		\$ cts.		\$ cts.		\$ cts.
1	5	36	80	71	1 60	106	2 40
2	5	37	85	72	1 60	107	2 40
3	5	38	85	73	1 65	108	2 45
4	10	39	90	74	1 65	109	2 45
5	10	40	90	75	1 70	110	2 50
6	15	41	95	76	1 70	111	2 50
7	15	42	95	77	1 75	112	2 50
8	20	43	95	78	1 75	113	2 55
9	20	44	1 00	79	1 80	114	2 55
10	25	45	1 00	80	1 80	115	2 60
11	25	46	1 05	81	1 85	116	2 60
12	30	47	1 05	82	1 85	117	2 65
13	30	48	1 10	83	1 90	118	2 65
14	30	49	1 10	84	1 90	119	2 70
15	35	50	1 15	85	1 90	120	2 70
16	35	51	1 15	86	1 95	121	2 75
17	40	52	1 20	87	1 95	122	2 75
18	40	53	1 20	88	2 00	123	2 75
19	45	54	1 20	89	2 00	124	2 80
20	45	55	1 25	90	2 05	125	2 80
21	50	56	1 25	91	2 05	126	2 85
22	50	57	1 30	92	2 05	127	2 85
23	50	58	1 30	93	2 10	128	2 90
24	55	59	1 35	94	2 10	129	2 90
25	55	60	1 35	95	2 15	130	2 95
26	60	61	1 40	96	2 15	131	2 95
27	60	62	1 40	97	2 20	132	2 95
28	65	63	1 40	98	2 20	133	3 00
29	65	64	1 45	99	2 25	134	3 00
30	70	65	1 45	100	2 25	135	3 05
31	70	66	1 50	101	2 30	136	3 05
32	70	67	1 50	102	2 30	137	3 10
33	75	68	1 55	103	2 30	138	3 10
34	75	69	1 55	104	2 35	139	3 15
35	80	70	1 60	105	2 35	140	3 15

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## COMMERCIAL TRAVELLERS' RATES.—Continued.

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	\$ cts.		\$ cts.		\$ cts.		\$ cts.
141	3 20	185	4 15	229	5 15	273	6 15
142	3 20	186	4 20	230	5 20	274	6 15
143	3 20	187	4 20	231	5 20	275	6 20
144	3 25	188	4 25	232	5 20	276	6 20
145	3 25	189	4 25	233	5 25	277	6 25
146	3 30	190	4 30	234	5 25	278	6 25
147	3 30	191	4 30	235	5 30	279	6 30
148	3 35	192	4 30	236	5 30	280	6 30
149	3 35	193	4 35	237	5 35	281	6 35
150	3 40	194	4 35	238	5 35	282	6 35
151	3 40	195	4 40	239	5 40	283	6 35
152	3 40	196	4 40	240	5 40	284	6 40
153	3 45	197	4 45	241	5 45	285	6 40
154	3 45	198	4 45	242	5 45	286	6 45
155	3 50	199	4 50	243	5 45	287	6 45
156	3 50	200	4 50	244	5 50	288	6 50
157	3 55	201	4 55	245	5 50	289	6 50
158	3 55	202	4 55	246	5 55	290	6 55
159	3 60	203	4 55	247	5 55	291	6 55
160	3 60	204	4 60	248	5 60	292	6 55
161	3 65	205	4 60	249	5 60	293	6 60
162	3 65	206	4 65	250	5 65	294	6 60
163	3 65	207	4 65	251	5 65	295	6 65
164	3 70	208	4 70	252	5 65	296	6 65
165	3 70	209	4 70	253	5 70	297	6 70
166	3 75	210	4 75	254	5 70	298	6 70
167	3 75	211	4 75	255	5 75	299	6 75
168	3 80	212	4 75	256	5 75	300	6 75
169	3 80	213	4 80	257	5 80	301	6 80
170	3 85	214	4 80	258	5 80	302	6 80
171	3 85	215	4 85	259	5 85	303	6 80
172	3 85	216	4 85	260	5 85	304	6 85
173	3 90	217	4 90	261	5 90	305	6 85
174	3 90	218	4 90	262	5 90	306	6 90
175	3 95	219	4 95	263	5 90	307	6 90
176	3 95	220	4 95	264	5 95	308	6 95
177	4 00	221	5 00	265	5 95	309	6 95
178	4 00	222	5 00	266	6 00	310	7 00
179	4 05	223	5 00	267	6 00	311	7 00
180	4 05	224	5 05	268	6 05	312	7 00
181	4 10	225	5 05	269	6 05	313	7 05
182	4 10	226	5 10	270	6 10	314	7 05
183	4 10	227	5 10	271	6 10	315	7 10
184	4 15	228	5 15	272	6 10	316	7 10

es.	Fare.
	\$ cts.
3	6 15
4	6 15
5	6 20
6	6 20
7	6 25
8	6 25
9	6 30
0	6 30
1	6 35
2	6 35
3	6 35
4	6 40
5	6 40
6	6 45
7	6 45
8	6 50
9	6 50
0	6 55
1	6 55
2	6 55
3	6 60
4	6 60
5	6 65
6	6 65
7	6 70
8	6 70
9	6 75
0	6 75
1	6 80
2	6 80
3	6 80
4	6 85
5	6 85
6	6 90
7	6 90
8	6 95
9	6 95
0	7 00
1	7 00
2	7 00
3	7 05
4	7 05
5	7 10
6	7 10

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	\$ cts.		\$ cts.		\$ cts.		\$ cts.
317	7 15	338	7 60	359	8 10	380	8 55
318	7 15	339	7 65	360	8 10	381	8 60
319	7 20	340	7 65	361	8 15	382	8 60
320	7 20	341	7 70	362	8 15	383	8 60
321	7 25	342	7 70	363	8 15	384	8 65
322	7 25	343	7 70	364	8 20	385	8 65
323	7 25	344	7 75	365	8 20	386	8 70
324	7 30	345	7 75	366	8 25	387	8 70
325	7 30	346	7 80	367	8 25	388	8 75
326	7 35	347	7 80	368	8 30	389	8 75
327	7 35	348	7 85	369	8 30	390	8 80
328	7 40	349	7 85	370	8 35	391	8 80
329	7 40	350	7 90	371	8 35	392	8 80
330	7 45	351	7 90	372	8 35	393	8 85
331	7 45	352	7 90	373	8 40	394	8 85
332	7 45	353	7 95	374	8 40	395	8 90
333	7 50	354	7 95	375	8 45	396	8 90
334	7 50	355	8 00	376	8 45	397	8 95
335	7 55	356	8 00	377	8 50	398	8 95
336	7 55	357	8 05	378	8 50	399	9 00
337	7 60	358	8 05	379	8 55	400	9 00

## RAILWAY EXCESS BAGGAGE TARIFF.

In effect May 1st, 1888. No Charge less than 25 cents.

Where 1st Class Unlimited Pass- enger Rate is			Where 1st Class Unlimited Pass- enger Rate is			Where 1st Class Unlimited Pass- enger Rate is		
From	To	Excess Rate will be per 100 lbs.	From	To	Excess Rate will be per 100 lbs.	From	To	Excess Rate will be per 100 lbs.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
05..	60..	15	17 51..	17 95..	2 15	34 21..	34 60..	4 15
61..	85..	20	17 96..	18 35..	2 20	34 61..	35 00..	4 20
86..	1 10..	25	18 36..	18 75..	2 25	35 01..	35 45..	4 25
1 11..	1 40..	30	18 76..	19 20..	2 30	35 46..	35 85..	4 30
1 41..	1 70..	35	19 21..	19 60..	2 35	35 86..	36 25..	4 35
1 71..	2 00..	40	19 61..	20 00..	2 40	36 26..	36 70..	4 40
2 01..	2 40..	45	20 01..	20 45..	2 45	36 71..	37 10..	4 45
2 41..	2 80..	50	20 46..	20 85..	2 50	37 11..	37 50..	4 50
2 81..	3 25..	55	20 86..	21 25..	2 55	37 51..	37 95..	4 55
3 26..	3 75..	60	21 26..	21 70..	2 60	37 96..	38 35..	4 60
3 76..	4 35..	65	21 71..	22 10..	2 65	38 36..	38 75..	4 65
4 36..	5 00..	70	22 11..	22 50..	2 70	38 76..	39 20..	4 70
5 01..	5 80..	75	22 51..	22 95..	2 75	39 21..	39 60..	4 75
5 81..	6 70..	80	22 96..	23 35..	2 80	39 61..	40 00..	4 80
6 71..	7 10..	85	23 36..	23 75..	2 85	40 01..	40 45..	4 85
7 11..	7 50..	90	23 76..	24 20..	2 90	40 46..	40 85..	4 90
7 51..	7 95..	95	24 21..	24 60..	2 95	40 86..	41 25..	4 95
7 96..	8 35..	1 00	24 61..	25 00..	3 00	41 26..	41 70..	5 00
8 36..	8 75..	1 05	25 01..	25 45..	3 05	41 71..	42 10..	5 05
8 76..	9 20..	1 10	25 46..	25 85..	3 10	42 11..	42 50..	5 10
9 21..	9 60..	1 15	25 86..	26 25..	3 15	42 51..	42 95..	5 15
9 61..	10 00..	1 20	26 26..	26 70..	3 20	42 96..	43 35..	5 20
10 01..	10 45..	1 25	26 71..	27 10..	3 25	43 36..	43 75..	5 25
10 46..	10 85..	1 30	27 11..	27 50..	3 30	43 76..	44 20..	5 30
10 86..	11 25..	1 35	27 51..	27 95..	3 35	44 21..	44 60..	5 35
11 26..	11 70..	1 40	27 96..	28 35..	3 40	44 61..	45 00..	5 40
11 71..	12 10..	1 45	28 36..	28 75..	3 45	45 01..	45 45..	5 45
12 11..	12 50..	1 50	28 76..	29 20..	3 50	45 46..	45 85..	5 50
12 51..	12 95..	1 55	29 21..	29 60..	3 55	45 86..	46 25..	5 55
12 96..	13 35..	1 60	29 61..	30 00..	3 60	46 26..	46 70..	5 60
13 36..	13 75..	1 65	30 01..	30 45..	3 65	46 71..	47 10..	5 65
13 76..	14 20..	1 70	30 46..	30 85..	3 70	47 11..	47 50..	5 70
14 21..	14 60..	1 75	30 86..	31 25..	3 75	47 51..	47 95..	5 75
14 61..	15 00..	1 80	31 26..	31 70..	3 80	47 96..	48 35..	5 80
15 01..	15 45..	1 85	31 71..	32 10..	3 85	48 36..	48 75..	5 85
15 46..	15 85..	1 90	32 11..	32 50..	3 90	48 76..	49 20..	5 90
15 86..	16 25..	1 95	32 51..	32 95..	3 95	49 21..	49 60..	5 95
16 26..	16 70..	2 00	32 96..	33 35..	4 00	49 61..	50 00..	6 00
16 71..	17 10..	2 05	33 36..	33 75..	4 05	50 01..	50 45..	6 05
17 11..	17 50..	2 10	33 76..	34 26..	4 10	50 46..	50 85..	6 10

## RAILWAY EXCESS BAGGAGE TARIFF.—Continued.

15

Class Pass. Rate Excess Rate will be per 100 lbs.	Where 1st Class Unlimited Pass- enger Rate is			Where 1st Class Unlimited Pass- enger Rate is			Where 1st Class Unlimited Pass- enger Rate is		
	From	To	Excess Rate will be per 100 lbs.	From	To	Excess Rate will be per 100 lbs.	From	To	Excess Rate will be per 100 lbs.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
50 86..52 25..	6 15	67 51..67 95..	8 15	84 01..84 45..	10 15				
51 26..51 70..	6 20	67 96..68 35..	8 20	84 46..84 85..	10 20				
51 71..52 10..	6 25	68 36..68 75..	8 25	84 86..85 25..	10 25				
52 11..52 50..	6 30	68 76..69 20..	8 30	85 26..85 70..	10 30				
52 51..52 95..	6 35	69 21..69 60..	8 35	85 71..86 10..	10 35				
52 96..53 35..	6 40	69 61..70 90..	8 40	86 11..86 45..	10 40				
53 36..53 75..	6 45	70 01..70 45..	8 45	86 46..86 85..	10 45				
53 76..54 20..	6 50	70 46..70 85..	8 50	86 86..87 25..	10 50				
54 21..54 60..	6 55	70 86..71 25..	8 55	87 26..87 70..	10 55				
54 61..55 00..	6 60	71 26..71 70..	8 60	87 71..88 10..	10 60				
55 01..55 45..	6 65	71 71..72 10..	8 65	88 11..88 45..	10 65				
55 46..55 85..	6 70	72 11..72 45..	8 70	88 46..88 85..	10 70				
55 86..56 25..	6 75	72 46..72 85..	8 75	88 86..89 25..	10 75				
56 26..56 70..	6 80	72 86..73 25..	8 80	89 26..89 70..	10 80				
56 71..57 10..	6 85	73 26..73 70..	8 85	89 71..90 10..	10 85				
57 11..57 50..	6 90	73 71..74 10..	8 90	90 11..90 50..	10 90				
57 51..57 95..	6 95	74 11..74 45..	8 95	90 51..90 90..	10 95				
57 96..58 35..	7 00	74 46..74 85..	9 00	90 91..91 30..	11 00				
58 36..58 75..	7 05	74 86..75 25..	9 05	91 31..91 70..	11 05				
58 76..59 20..	7 10	75 26..75 70..	9 10	91 71..92 15..	11 10				
59 21..59 60..	7 15	75 71..76 10..	9 15	92 16..92 60..	11 15				
59 61..60 00..	7 20	76 11..76 45..	9 20	92 61..93 05..	11 20				
60 01..60 45..	7 25	76 46..76 85..	9 25	93 06..93 45..	11 25				
60 46..60 85..	7 30	76 86..77 25..	9 30	93 46..93 90..	11 30				
60 86..61 25..	7 35	77 26..77 70..	9 35	93 91..94 30..	11 35				
61 26..61 70..	7 40	77 71..78 10..	9 40	94 31..94 75..	11 40				
61 71..62 10..	7 45	78 11..78 45..	9 45	94 76..95 20..	11 45				
62 11..62 50..	7 50	78 46..78 85..	9 50	95 21..95 65..	11 50				
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62 96..63 35..	7 60	79 26..79 70..	9 60	96 11..96 50..	11 60				
63 36..63 75..	7 65	79 71..80 10..	9 65	96 51..96 95..	11 65				
63 76..64 20..	7 70	80 11..80 50..	9 70	96 96..97 40..	11 70				
64 21..64 60..	7 75	80 51..80 95..	9 75	97 41..97 85..	11 75				
64 61..65 00..	7 80	80 96..81 40..	9 80	97 86..98 25..	11 80				
65 01..65 45..	7 85	81 41..81 85..	9 85	98 26..98 65..	11 85				
65 46..65 85..	7 90	81 86..82 30..	9 90	98 66..99 05..	11 90				
65 86..66 25..	7 95	82 31..82 75..	9 95	99 06..99 45..	11 95				
66 26..66 70..	8 00	82 76..83 15..	10 00	99 46..99 85..	12 00				
66 71..67 10..	8 05	83 16..83 60..	10 05	99 86..100 25..	12 05				
67 11..67 50..	8 10	83 61..84 00..	10 10	100 26..100 65..	12 10				

Charge 12 per cent. of first class unlimited fare if over \$100.65.



## STEAMBOAT ARRANGEMENTS.

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I.—The following steamship companies allow to travelling members of the Association 300 lbs. of baggage free and deduct 25% off regular passenger rates, namely :

Boston, Halifax and P. E. Line.

Bras D'Or Steam Navigation Co'y.

Fiswick's Line.

Humphrey Steamship Line.

International Steamship Co'y.

Muskoka and Nipissing Navigation Co.—Lakes of Muskoka.—Steamers Nippising, Kenozha. Muskoka, Oriole, Lake Joseph. Georgian Bay. F. B. Maxwell, Telegram. Magnetawan Waters. Wenonah, Cecebe.

Niagara Navigation Co'y.—Steamers Cibola and Chicora. Book Tickets on sale at Secretary's Office.

Nova Scotia Steamship Co'y.

Toronto and Port Dalhousie—St'r Empress of India.

Toronto and Hamilton.—Steamer ~~Maconn~~ Ware from Toronto to Hamilton, 75 cents ; 300 lbs. baggage.

II.—Bay Quinté Railway Navigation Company—300 lbs. free.

The following steamers allow 200 lbs. free and 25% off regular tickets :

Deseronto and Napanee Line—Steamer Pilgrim.

Deseronto and Picton Line—St's Deseronto and Quinté.  
Trenton, Belleville and Picton Line—St'r Quinté.

Deseronto, Picton, Kingston and Ogdensburg Line --St'r  
Armenia.

III. —The Clement's Line of steamers allow 20% off  
regular fares and 300 lbs. of baggage free.

IV.—Ottawa and Montreal Navigation Co'y.

Ottawa to Montreal and *vice versa* \$2.50 each way, and  
300 lbs. of baggage free. Tickets to be had only at Com-  
pany's offices at Montreal and Ottawa.

V.—Richelieu and Ontario Navigation Co'y.

Montreal to Toronto and *vice versa* \$8.00 each way, and  
300 lbs. of baggage free. Members' wives on same privileges.

P. E. Island S. S. Navigation Co.—Twenty-five per  
cent. from tariff rates, 300 lbs. baggage free.

VI.—Quebec Gulf Ports S.S. Co'y.

Reduction of 25% off regular rates, meals and berths  
included.

Fare between Quebec and	Métis.....	\$5 00
" "	Gaspé .....	11 50
" "	Persé .....	12 50
" "	Pasbebiac.....	14 50
" "	Charlottetown and	
	Summerside .....	18 50
" "	Pictou .....	19 00
" "	St. John, N.B.....	17 00
" "	Halifax.....	19 00—

less 25% off.

Union Line Bay and River Steamers.—Steamer Em-  
press, for Digby and Annapolis, connecting with Windsor

and Annapolis Railway for Kentville, Windsor, Halifax, etc., and with Western Counties Railway for Weymouth, Yarmouth, and intermediate stations. Steamers David Weston, Mary Queen, and Star, for Fredericton, connecting with New Brunswick Railway, for Woodstock, Grand Falls, Edmunston, Aroostock, etc., and with steamer Flonenceville, for Eel River, Woodstock, etc. Steamer Fawn, for Salmon River, Grand Lake calling at intermediate ports.

VII.—Rates and tickets with following steamship companies can be had at the office of the Secretary of the Association or the companies' offices in Toronto, namely :

Canadian Pacific S.S. Co'y.

Canada Transit Co.

Great North-Western Transit Co.

North-Western Transportation Co'y, Sarnia Line.

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## ACT OF INCORPORATION

AND AMENDMENTS THERETO.

*An Act to Incorporate the "COMMERCIAL TRAVELLERS"  
ASSOCIATION OF CANADA.*

37 Vic., cap. 96 (Dom.)

Whereas an Association under the name of "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," has existed for some time past in the city of Toronto, having for its object the moral, intellectual, and financial improvement and advancement and welfare of its members ; and whereas the members of the said Association have prayed to be incorporated with certain powers, and it is expedient to grant their petition : Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows :

1. Warring Kennedy, William J. Bryan, Robert J. Wylie, James Paterson, and William L. MacGillivray, and the other present members of the said Association, and all other persons who may hereafter become members of the corporation hereby created, shall be, and they are hereby constituted a body politic and corporate in fact and in name, under the name of "The Commercial Travellers' Association of Canada," having its headquarters in the city of Toronto ; and by that name shall have power from time to time, and at any time hereafter, to purchase, acquire, possess, hold, exchange, accept and receive, for themselves and their successors, all lands, tenements, and hereditaments, and all real or immovable estate being and situated in the Dominion of Canada, necessary for the actual use and occupation of the said corporation, and the said property to hypothecate, sell, alienate and dispose of, and to acquire other instead thereof for the same pur-

poses ; and any majority of the said corporation, for the time being, shall have full power and authority to make and establish such rules, regulations and by-laws, in no respect inconsistent with this Act nor with the laws then in force in the Dominion of Canada, as they may deem expedient and necessary for the interest of the said Corporation, and for the admission of members thereof, and the same, as also such by-laws and regulations of the Association as may be in force at the passing of this Act, to amend and repeal, from time to time, in whole or in part.

2. All the revenues of the Corporation, from whatever source they may be derived, shall be devoted to the maintenance and objects of the Corporation, to the providing and furnishing of libraries and reading-rooms, and for the purchase of books, periodicals and newspapers for the said libraries and reading rooms, as the directors of the said Association may decide, for the benefit of the members of the said Corporation, and for the erection and repair of the buildings necessary for the purposes of the said Corporation, and for the payment of expenses legitimately incurred in carrying out any of the objects above referred to. Provided always that it shall be lawful for the Board of Directors of the said Corporation to invest the funds of the said Corporation in the bonds and debentures of any incorporated company transacting business in any of the Provinces of the Dominion, or of any Municipal Corporation in Canada, or on mortgage of real estate, or in any Government securities of the Dominion, or any Province thereof, or in the stock of any chartered Bank of Canada.

*Note—This section was amended by 45 vic., cap. 120, sec. 5, post.*

3. The affairs and business of the said Corporation shall be managed by an Executive Committee, or Board of Directors composed of the officers of the said Corporation, consisting of a President, seven Vice-Presidents, a Secretary and a Treasurer, and twenty-eight other members of the Corporation.

4. All real and personal estate, at present the property of the said Association, or which may hereafter be acquired by the Corporation, now constituted, or by the members

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thereof, in their capacity as such, by purchase, gift, devise, or otherwise, and all debts, claims and rights, which they may be, or become possessed of in such capacity, are hereby declared to be the property of the Corporation constituted by this Act, and the said Corporation shall be chargeable with and liable for all the debts, liabilities, and obligations of the said Association, and the rules, regulations and by-laws, now established for the management of the said Association, or for the management of the reading-rooms and libraries above referred to, shall be, and continue to be the rules, regulations and by-laws of the said Corporation, until altered or repealed, in the manner prescribed by this Act.

5. Until others are elected, according to the by-laws of the Corporation, the present officers of the said Association shall be the officers of the Corporation, that is to say, the said Warring Kennedy shall be President, the said W. J. Bryan, R. J. Wylie and Andrew Robertson, James Cantlie, Adam Brown, W. E. Sanford, and John Burrill shall be the Vice-Presidents, the said James Patterson shall be the Treasurer, the said W. L. MacGillivray shall be the Secretary, Charles Riley, Robert Cuthbert, W. Norris, J. Fairbairn, J. F. Ellis, R. B. Linton, J. B. Mather, D. McCall, S. Caldicott, James Cooper, Andrew Jack, John McDougall, James O'Brien, Jacob Wilson, Walter Wingham, S. O. Shorry, James Turner, John Brown, Thomas Christie, Wm. McGivern, Alex. Harvie, John McKenzie, A. T. Wood, J. H. Park, Edward Long, George Laing, John Sutherland, and Robert Waddell, the other members of the Board of Directors.

6. The general meetings of the said Corporation shall be held in such manner, after such notice, upon such requisition, and at such times, in the city of Toronto, as provided by the by-laws of the Corporation.

7. All subscriptions and penalties due to the Corporation, under any by-law, may be recovered by action or suit in the name of the Corporation, in any court of competent jurisdiction, but any member may withdraw from the said Association, at any time, on payment of all amounts by him due to the Cor-



poration, inclusive of his subscription for the year then current, after which he shall have no claim or demand of any kind against the Corporation.

8. The Corporation shall, at all times, when required so to do, by the Governor or the Parliament of Canada, make a full return of all their property, real and personal, and of their receipts and expenditure for such period, and with such details and other information as the Governor, or as Parliament may require.

(Assented to 26th May, 1874.)

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*An Act to amend the Act to Incorporate "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."*

39 VIC., CAP. 68 (Dom.)

WHEREAS by the Act to incorporate "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," it was declared that the said Association had for its objects the moral, intellectual, and financial improvement, advancement, and welfare of its members; and whereas one purpose of the said Association was to insure its members against accidents; and doubts have been expressed whether such purpose falls by legal construction within the objects so defined; Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, declares and enacts as follows:

1. The said Association shall have, and has power and authority, with and out of the funds thereof, to make contracts of insurance with any Accident Insurance Company, against accidents or casualties arising to the members of the said Association, whereby they may suffer loss, or injury, or be disabled, or die, and also to apply its funds, from time to time, in benefits, or bonuses, to members thereof, during sickness or disability from accident, casualty, or otherwise, or at death, to the families or personal representatives of such members, and to make, and from time to time to alter, such by-laws, rules, and regulations as may be necessary for any such purpose.

2. And it is hereby declared that the Association has power and authority to grant any sum of money to the family or representatives of any of the members of the Association who have died by reason of any accident since the incorporation of the said Association, or to grant any sum of money to any of the members of the said Association who are living, but have suffered loss or injury, or have been disabled since the incorporation of the said Association.

3. At any annual meeting of the Association, members may vote by proxy, in the election of officers, in such manner as shall be provided by by-law.

(Assented to 12th April, 1876.)

*An Act respecting "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."*

45 VIC., CAP. 120 (Dom.)

WHEREAS by the Act Incorporating the Commercial Travellers' Association of Canada, it is declared that the said Association had for its objects the moral, intellectual, and financial improvement, advancement and welfare of its members; and whereas by the Act to amend the said Act it was expressly provided that the said Association should have power to apply its funds from time to time in "benefits" or "bonuses" to members thereof, during sickness or disability from accident, casualty or otherwise, or at death to the families or personal representatives of such members; and whereas shortly after the passing of the said Act the said Association passed by-laws making provision for the payment of bonuses upon the death of a member through accident, and also for a weekly indemnity if disabled, and such by-laws are still in force and have tended to advance the usefulness of the said Association; and whereas the said Association at its last annual meeting passed by-laws amending their former by-laws, and establishing a "mortuary benefit," to be payable upon the death of a member under the circumstances therein

mentioned to his beneficiary or personal representatives ; and whereas doubts may arise as to the powers of the Association to pass such "mortuary" by-laws, and it is in the interests of the Association, and expedient that all such doubts should be removed ; and whereas the said "bonuses" and "benefits" are in fact intended to afford assistance to the beneficiaries and families of the members, and it is desirable that such intention should be assured and given effect to ; and whereas the Association is also desirous that provision should be made for depositing a certain sum with the Receiver-General as a guarantee for the carrying out of the said by-laws ; and whereas it is expedient also that changes should be made as to the mode of investment of the funds of the Association, and whereas a petition has been presented praying for the passing of an Act for the above purposes, and it is expedient to grant the prayer of the said petition :

Therefore Her Majesty by and with the advice and consent of the Senate and House of Commons of Canada enacts as follows :

1. The By-laws of the said Association, set forth in the schedule to this Act, shall have the force and effect intended by them, as if expressly enacted by the Parliament of Canada.

2. The "accident bonus" and "mortuary benefit" provided for by the said By-laws shall be respectively payable as therein provided.

3. In the event of the decease of any beneficiary named in any application for membership or renewal thereof, the member by whom such beneficiary was named shall be entitled to have another beneficiary substituted so often as such an event shall occur ; and should no new beneficiary be named, the interest of such deceased beneficiary shall survive to any other beneficiary or beneficiaries mentioned in such application or renewal ; and should there be none such, the said "bonus" or "benefit" shall be payable to the personal representative of the said member as if no beneficiary had been named.

4. Where more than one beneficiary is named in the application for membership of any member or renewal

thereof, and no apportionment is made therein, such beneficiaries shall share equally in the said "bonus" or "benefit."

5. Section two of the Act passed in the 37th year of Her Majesty's reign, chaptered 96, is hereby amended by striking out the words "in the stock of any chartered bank of Canada," and by inserting in lieu thereof, the words "by depositing the said funds or any part thereof with any chartered bank or loan company in Canada upon receiving an undertaking or deposit receipt therefor from such bank or company."

6. The Association shall, or or before the first of July next, deposit with the Receiver-General the sum of fifty thousand dollars, as security for the fulfilment of the purposes and objects provided by the said By-laws, and for securing to members and beneficiaries the payment of such sum or sums of money as may under the provisions of this Act, and the By-laws of the Association become payable to them; and no portion thereof shall be withdrawn, except with the sanction of the Governor in Council on report of the Treasury Board.

7. The said sum may consist of money or of any of the securities mentioned in the Act incorporating the Association, as amended by this Act (excepting mortgages), and the value thereof shall be estimated by the Receiver-General according to their market value at the time of such deposit.

8. The Association may from time to time deposit with the Receiver-General any further sum or sums of money or securities, for the purposes and objects provided by the said By-laws; and so much of such deposits as may be necessary from time to time to meet the requirements of the said By-Laws shall be payable, or securities to the like amount shall be delivered up to the Association, by the Receiver-General on requisition therefor, from time to time made under the seal of the Association, and the respective signatures of the President, Secretary and Treasurer, and counter-signature of one of the Auditors of the Association.

9. The interest upon securities forming such deposits shall be payable to the Association as it falls due and is received.

10. The By-laws set forth in the schedule to this Act may be amended by the said Association, as provided by its Act of Incorporation and By-laws ; but subject always to the approval of the Governor in Council, and so that the said amendments are not contrary to anything in this Act contained.

(Assented to 17th May, 1882.)

NOTE.—The By-laws in the schedule are No. 16, 17, 18, 19, 65, (a) (b) (c) 66, 67, (a) (b) (c) (d) 68, (a) (b) 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, hereinafter set out as amended, 30th December, 1886, and approved by the Governor in Council by order, dated 30th June, 1887.

*An Act relating to "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."*

46 VIC., CAP. 61 (Ont.)

Whereas the Commercial Travellers' Association of Canada, under the several Acts of the Parliament of Canada relating thereto, passed By-laws making provision for the payment out of its funds of "Accident Bonuses," and "Mortuary Benefits," to the members of the Association and their families ; and whereas such By-laws were confirmed by an Act of the said Parliament, passed at its last session and chaptered one hundred and twenty, and it is expedient that the benefits under such By-laws should be assured and given effect to, so far as the same is within the power of the Legislature of Ontario.

Therefore, Her Majesty, by and with the advice and consent of the legislative Assembly of the Province of Ontario, enacts as follows :

1. So far as the same is within the power of the Legislature of Ontario, it is hereby declared and provided that when, under the By-laws of the said Association, any money becomes payable to, or for the use or benefit of any member thereof, such money shall be free from all claims

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by the creditors of such member ; and where, on the death of any member of the said Association, any sum of money becomes payable under such By-laws, the same shall be paid by the Association, or the proper officers thereof, to the person or persons entitled thereto under the said By-laws ; and such money shall, to the extent of three thousand dollars, and when the same is payable to the wife or child, or children of the deceased member or any of them, be free from all claims by the personal representatives or creditors of the deceased ; and in case any sum is paid in good faith to the person who appears to the Association to be entitled to receive the same, no action shall be brought against the Association, or any officer thereof, in respect to the money so paid ; but, nevertheless, if it subsequently appears that such money has been paid to the wrong person, or persons, the person entitled thereto may recover the amount, with interest, from the person or persons who may have wrongfully received the same.

(Assented to 1st Feb., 1883.)



## PREAMBLE.

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In the year 1871 a number of the Commercial Travellers of Canada, became convinced that a compact or organization of those engaged in their particular sphere of mercantile life, could be made productive of desirable results to its members.

In accordance with this belief, a society was formed in the city of Toronto, under the name of "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," and the same duly incorporated by act of Parliament passed 26th May, 1874, and by an amendment thereto granting further privileges in March, 1876.

The originators of the scheme found at first much to discourage them, but by persistence in their efforts, the Association subsequently grew strong both in numbers and influence, and in consequence thereof eventually succeeded not only in making progress towards the moral and social advantages primarily aimed at, but also in securing important material or financial benefits, which the Commercial Travellers separately, or without such organization, could not hope to obtain.

The material or financial benefits consist partly of preferential rates and privileges from Railway, Steamboat, Insurance, and Telegraph Companies, or such other parties from whom Commercial Travellers individually could not obtain any concession from ordinary rates.

The facilities for the mutual interchange of valuable information on matters of peculiar interest to Commercial men, also form an appreciable benefit to be derived from such organization.

The moral and social objects of the Association are advanced by a better cultivated acquaintance amongst its members, and the more frequent interchange of courtesies occasioned thereby, which also tend to develop a kindly interest in each other's welfare by those whose occupation necessarily removes them so much from the immediate influences of their homes.

A stated place of general meeting, with Reading Room and Library, also an organ of public expression, are amongst the aims of this Association, as it is believed that such agencies may be made conducive to the intellectual advancement and general social progress of its members.

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## BY-LAWS.

*Note.*—As to By-laws prefixed \* or \* \* see note to By-law 90.

### ARTICLE I.—NAME.

1. The Association shall be called and known as "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."

### ARTICLE II.—MEMBERS.

2. The membership shall consist of "Commercial Travellers," hereafter defined, who shall be "Travelling Members" and others hereafter alluded to, who shall be known as "Honorary Members."

### ARTICLE III.—OFFICERS.

3. The officers of the Association shall be a President, seven Vice-Presidents, a Secretary and a Treasurer.

4. There shall be an executive Committee, otherwise called the Board of Directors which shall consist of the above named officers and twenty-eight other members of the Association.

### ARTICLE IV.—DEFINITION OF ELIGIBILITY AND QUALIFICATIONS FOR MEMBERSHIP.

5. A "Commercial Traveller" means primarily and strictly a person who travels to sell merchandise, and the term is more particularly defined in reference to the membership of this Association, as a man, whether Employer or Employee, who travels statedly as salesman for a wholesale business to take orders from dealers or manufacturers for goods which shall be sent afterwards.

6. Applicants for travelling membership in this Association and who fulfil the above definition require also the following qualifications, viz. :

7. To travel at least four months in the year in Canada.
8. To have residence or business connection or at least an office in Canada.
9. Not to be indebted to this Association, except for assistance rendered.

10. Not to have been expelled from membership by any Commercial Travellers' Association in Canada, for any offence involving a breach of faith with any Company giving privileges to this Association, or not to have been refused membership by any such Association on grounds other than the mere absence for the time of some of the above qualifications shown in by-laws 5, 6, 7, 8 and 9.

11. To have the approval of the Board of Directors, and to be considered by them not only as eligible and qualified, but also desirable as Members of the Association.

12. The following is a list of the lines of wholesale businesses usually accepted as entitling Travelling Salesmen therefor, to be eligible for Travelling Membership :

Books and Stationery,	Metals,
Boots and Shoes,	Millinery and Laces,
Carpets and Oilcloths,	Organs and Pianos,
Crockery and Glassware,	Optical Goods,
Carriage Furnishings,	Paints and Oils,
Confectionery,	Paper,
Drugs and Chemicals,	Rope and Cordage,
Dry Goods and Clothing,	Smallwares & Haberdashery
Fancy Goods,	Soaps and Candles,
Groceries,	Sewing Machines,
Hardware,	Tobacco and Cigars,
Hats, Caps and Furs,	Vinegars and Spices,
Jewelry,	Wines and Liquors.
Leather & Leather Goods,	Wooden Ware.

13. The Directors however, may entertain applications from duly qualified Commercial Travellers, whose business may not be indicated in any of the above named lines ; but peddlers or those who travel to sell to consumers in any line of business are not qualified or eligible for membership in this Association.

## ARTICLE V.—MEMBERSHIP.

14. Applicants for Travelling Membership are required to fill up form No. 1, to have the same signed and vouched for by two Directors, also by the Firm represented when practicable.

15. Persons who have been members may rejoin at any time within the year next succeeding the expiration of the year during any portion of which they were members, provided that they possess the requisite qualifications and fill out and sign form No. 3. Re-admission into the Association will, however, at any time, be conditional on continued eligibility, qualification, and approval by the Board of Directors.

## ARTICLE VI.—HONORARY MEMBERS.

16. \* \* Travelling members of five or more consecutive years' standing, who may have ceased to be Commercial Travellers, shall be eligible as Honorary Members, and on becoming such, shall be entitled to all the rights and privileges of members, except travelling privileges; provided always, that application for such honorary membership shall be made within twelve months after the applicant shall have ceased to be a travelling member; and provided also, that those who fail to make application as aforesaid, and also those who are, or may hereafter be Honorary Members, but fail to rejoin, as permitted by By-law 15, shall cease to be eligible as Honorary Members.

17. \* Applicants for Honorary Membership are required to fill up Form No. 2, such application to be subject to the approval of the Board of Directors, as well as all other conditions affecting membership, and which are not essentially peculiar to travelling members.

18. \* Honorary Members becoming eligible, and qualified for travelling membership, may become such on complying with the requirements of applicants for such membership.

## ARTICLE VII.—SUBSCRIPTIONS.

19. \* The Annual Subscription for members shall be ten dollars, to be deposited with the application for membership.

20. Certificates of Membership are not transferable under any circumstances whatever.

21. In the event of a certificate being lost, and a duplicate to replace it being required, the sum of two dollars shall be paid for the same ; and any member finding a lost Certificate is expected to send it immediately to the Secretary of the Association, at Toronto.

22. Annual Subscriptions shall be for Membership to the end of the current year in which Membership is obtained.

23. Benefits and Bonuses expire by date at twelve o'clock, midnight, on the 31st of December.

24. The Directors and Officers elect are required to pay the Annual Fees before taking their seats as Directors at the Board meetings of the Association, in the year for which they are elected.

25. Any Secretary of the Association who is authorized to issue Certificates of Membership, shall have the discretionary power of doing so at once, to qualified applicants, when he fully believes they will be approved of, but in cases where he has reason to doubt such approval, he shall not issue the Certificates, but shall hold over the applications, pending the approval of the Board of Directors, to whom he shall communicate his knowledge, and views of the circumstances of the applicants as regards qualifications, eligibility, and other considerations.

26. All candidates, upon being admitted members of the Association, are required, when practicable, to sign the Constitution and By-laws in a book kept by the Secretary for that purpose.

27. It shall be the duty of every member of the Association to report to the Secretary any matter coming under his cognizance, which may in any way affect the interests, character, or prospects of the Association, and any irregularity on the part of its members, or others which would

affect the interests of any Railway or other Company from whom this Association has special privileges.

28. Certificates of membership, issued by the Secretary of the Association through deception or mis-representation on the part of the applicants, and such Certificates as do not pass the approval of the Board of Directors, may be at once re-called or cancelled, in which case the subscription paid shall be returned to the parties, deducting a proportion to be estimated by the Directors, based upon the cost of issue, the investigation of the case, and the value of benefits received meanwhile through such Certificate by the holder thereof.

#### ARTICLE VIII.—ELECTION OF OFFICERS.

29. Nominations to any office must be restricted to those who are then duly accepted members, and should also be restricted to those who consent to stand as candidates, and who are enabled to give the requisite attendance at the meetings, and to perform the other duties devolving upon them by virtue of the position.

30. The President, Vice-Presidents, Directors and Treasurer, shall be elected Annually. Should only the requisite number be nominated to fill any office or offices, he or they shall be declared duly elected; but in the event of more than a sufficient number being nominated, a ballot shall be taken as provided in By-law 57, when the candidate or candidates to a number sufficient to fill such office or offices, receiving the highest number of votes shall be declared duly elected. Should there be a tie upon a vote for any office or upon any motion, the Chairman of the meeting shall have a casting vote.

31. Retiring officers are eligible for re-election if duly nominated.

32. The Secretary of the Association in Toronto shall be a paid officer, and shall be appointed by the Directors. Those who act as Secretaries in other places shall also be appointed by the Board of Directors.



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# ARTICLE IX.—COMPOSITION OF THE BOARD OF DIRECTORS.

33. The respective quota of Members to be elected to the Board of Directors shall be from, or shall represent the various places as follows:

34. Toronto—President, Treasurer, First and Second Vice-Presidents, and nine other Directors.

35. Hamilton—Two Vice-Presidents, and six other Directors.

36. Montreal—One Vice-President, and two other Directors.

37. Guelph—One Vice-President, and one other Director.

38. Kingston—Two Directors.

39. London—Two Directors.

40. Brantford—Two Directors.

41. Winnipeg—One Vice-President, and two other Directors.

42 Berlin—Two Directors.

43. Nominations for the Board of Directors shall be made at the General Meeting to be held on the first Saturday in December without further notice.

44. All vacancies upon the Board or in any office arising from death, resignation, or by absence as hereinafter provided, shall be filled by the Board of Directors, except that the First and Second Vice-Presidents shall succeed respectively to the next highest office, upon any vacancies occurring therein. Should any member of the Toronto quota of the Board absent himself for three consecutive regular Board meetings, without previous leave by resolution of the Board having been obtained, his seat shall thereupon become vacant.

# ARTICLE X.—DUTIES OF OFFICERS.

45. *Auditors.* There shall be two auditors elected at the annual meeting, whose duties shall be to audit the books and accounts of the Association.

46. The *President* and *First Vice-President* shall be members *ex-officio* of all committees. The President shall have general oversight of the affairs of the Association, and

shall preside at all meetings ; in his absence the Vice-Presidents, according to seniority, shall perform his duties. In the event of the absence of the President and First and Second Vice-Presidents from any meeting, the meeting shall have power to organize and appoint a Chairman *pro tem*.

47. The duties of the *Secretary* shall be to attend all meetings in connection with the Association, to take correct minutes of the same, to give all proper notices, to issue certificates of membership, to keep the Books of the Association as may be proper and necessary, to attend promptly to all correspondence under the direction of the President, or in his absence the senior Vice-President, to collect and receive all moneys of the Association, and deposit the same forthwith to the credit of the Association in its Bank, to make statements thereof as the Board may require, and generally to conform to the wishes of the Board. The Secretary shall furnish such guarantee bonds as may be required by the Board for the performance of his duties.

48. It shall be the duty of the *Treasurer* to take charge of the blank certificates of membership, issue them from time to time, as may be necessary, to the Secretary, keeping a book for such purpose, in which the date of issue to the Secretary shall be noted, which book shall be balanced monthly, and the certificates accounted for. He shall also receive all securities or evidences of title belonging to the Association, and forthwith deposit the same, subject to the order of the Board, in the Association's Bank, or in such other place as the Board may appoint for safe keeping.

#### ARTICLE XI.—BOARD OF DIRECTORS

49. The Board of Directors shall have the care and superintendence of the Association, and the custody of its property. The Board shall cause to be kept fair and accurate minutes of all their transactions, and of all receipts and payments on account of the Association, and shall cause such accounts to be made up every year, viz.: to the thirtieth of November, and submit the same to the Annual

the Vice-President his duties. and First and the meeting Chairman *pro*

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to take charge e them from retary, keep- te of issue to l be balanced He shall also nging to the , subject to Bank, or in or safe keep-

ne care and custody of its ir and accu- all receipts n, and shall viz.: to the the Annual

General Meetings of the Association, and all accounts shall be passed by the Directors before being paid.

50. The Board of Directors shall employ so much of the income of the Association as shall appear to them necessary for the promotion of its objects and interests.

51. All payments shall be by cheque upon the Association's Bank, signed by the President and Treasurer, and countersigned by the Secretary; in the absence of the President, the senior Vice-President shall attach his signature to the cheque.

52. The Board of Directors shall have the power of forming themselves into Sub-Committees, whose decisions, however, shall not be considered as final, until confirmed by the Board.

#### ARTICLE XII.—MEETINGS.

53. The Board of Directors shall meet on the last Saturday of each month, at eight o'clock, p.m., or as often as they may deem necessary for the welfare of the Association—three to form a quorum.

54. A General Meeting of the Association shall be held at their Rooms in Toronto, on the first Saturday in March, June, September and December at eight o'clock, p.m.—ten to form a quorum.

55. The President, or, in his absence, the First Vice-President, shall, at the request of two members of the Board, call a special meeting of the Board of Directors, one day's notice having been given by the Secretary, and no business shall be transacted other than that contained in the notice; five to form a quorum.

56. Special meetings of the Association shall be called by the President, or, in his absence, by the First Vice-President, at the request of five members, notice of which must be given, at least four days previous to such meetings, either by circular or advertisement in the public press. No business shall be transacted at such meetings other than that stated in the notice.

57. The Annual meeting of the Association shall be held in Toronto, in the last week in December. Ten to form a quorum. Due notice of this meeting shall be given

to every member, and a suitable ballot slip, showing the nominations for Officers and Directors of the Association, shall therewith also be sent by mail to each member, requesting him to signify his choice thereon, and return the same, duly signed, to the Secretary, so as to reach him not later than the morning of the day appointed for the election.

ARTICLE XIII.—RULES OF ORDER AT MEETINGS.

58. As soon as the presiding officer has taken the chair, and a quorum present, the order of procedure shall be as follows :

(a.) The reading of the minutes of last meeting ; the consideration of any objections which may be made to any part thereof, and the approval, with or without amendment, as the case may require.

(b.) Admission of members.

(c.) The receiving and consideration of any report from the Board of Directors.

(d.) The receiving and consideration of any report from Special Committees in the order of priority.

(e.) The receiving and consideration of accounts and other communications in the hands of the Secretary and Treasurer.

(f.) The consideration of unfinished business in order of priority.

(g.) New business.

59. No motion shall be offered to the meeting (if the Secretary requires it) otherwise than in writing.

60. No matter or language expressing the will or intention of any meeting, either of the Board of Directors, or of the Association, shall be considered a proper minute, unless introduced by resolution duly moved and seconded.

61. No question or motion shall be put to the meeting unless moved and seconded, and when put, no other motion shall be receivable, unless it be the motion first to adjourn ; second, to lay on the table ; third, to put the previous question ; fourth, to postpone indefinitely ; fifth, to postpone to a certain time ; sixth, to refer ; or seventh,

to amend ; and these several motions, if made, shall have precedence in the order above stated, and the first three thereof shall be decided without debate.

62. When a blank is to be filled, the question shall first be taken on the highest sum or number, or the longest time proposed.

63. Any member intending to speak on a question shall rise in his place and address the chair. Should more than one person rise to speak at the same time, the chairman shall decide which is entitled to the floor.

64. At the Annual meeting the election of officers shall take precedence in these rules of order, after the meeting is formed, except when there are proposed alterations in the By-laws to be discussed, when the meeting may determine which it will take up first.

#### ARTICLE XIV.—ACCIDENT BONUSES.

65. \* In the event of a member of this Association sustaining any bodily injury from an external, violent or accidental cause, and subject to the conditions hereinafter mentioned, and such injury alone shall have caused his death within six months from the happening thereof, the person or persons of the said member's family whom the said member shall name as his beneficiary or beneficiaries in his application for membership, or any renewal thereof, or the legal representative of such deceased member if no such beneficiary or beneficiaries shall have been so named, shall be entitled to the sum of one thousand dollars from the funds of this Association.

(a) \* In the event of a member of this Association sustaining any bodily injury which shall not be fatal, but which shall independently of any other cause totally disable him and prevent him from continuing the prosecution of any and every kind of business, then, on satisfactory proof of such injury and disability being furnished to the Secretary, such member shall be compensated from the funds of this Association against loss of time thereby caused, in the sum of five dollars per week, during the continuance of such disability, and for a period not exceeding twenty-six weeks.

(b) \*\* The provisions of this By-law shall not extend to

any bodily injury of which there is no external or visible sign, nor to any bodily injury happening directly or indirectly in consequence of disease, or by the taking of poison, or by any surgical operation, or medical or mechanical treatment for disease, nor to any case except when the injury aforesaid is a proximate and sole cause of the disability or death; and no claim shall be made under this By-Law when the death or injury may have been caused by duelling or fighting, or by suicide (while sane or insane) or self inflicted injuries (so inflicted with intent to defraud) or by concealed weapons carried by a member in whose regard application for accident bonuses may be made, or when the death or injury may have happened in consequence of war or invasion, or by exposure to any obvious or unnecessary danger (unless in the laudable effort to save human life or property) or while engaged in or in consequence of any unlawful act.

(c) \* Any sum of money which may be paid by way of compensation to any member by virtue of this By-law, shall be counted in diminution of the sum which may be payable in the event of death arising from the same accident or injury.

#### ARTICLE XV.—MORTUARY BENEFITS.

66. \* On the death of a member the person or persons of his family whom he shall name in his application for membership, or any renewal thereof, as his beneficiary or beneficiaries, or in default thereof, the legal representative of such member, shall be entitled to receive a benefit as provided in the next succeeding By-law.

67. \* The said benefit shall be provided for and ascertained as follows:—

(a) The net funds and investments of the Association, as they were on the fifteenth day of December, one thousand eight hundred and eighty-one, shall be and the same are hereby set apart, and shall be known as the "Permanent Reserve Fund."

(b) \*\* The interest earned on such Permanent Reserve Fund, and on the current funds of the Association, together with one-half of the annual subscriptions from membership fees, made up to the thirtieth day of Novem-

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ber in each year (first deducting from such fees all outlays other than those under By-laws 65 and 66), shall be known as the "Annual benefit Allotment," and shall be for the payment of the said benefit.

(c) \*\* The Directors shall determine annually, as of the thirtieth day of November in each year, under competent advice, a "mortuary benefit" for the ensuing year, and such "mortuary benefit" shall be the result arising by dividing the "annual benefit allotment by the expected mortality of the Association, according to the H. M. Table of Mortality, of the Institute of Actuaries modified from time to time, as far as may be considered prudent by the actual mortality of the Association.

(d) \* The "mortuary benefit" thus ascertained shall be the benefit payable under By-law 66.

68. \* The benefit under By-laws 66 and 67 shall be and the same is subject to the following provisions, namely,—

(a) \* The whole amount thereof shall be payable only upon the death of a member who shall have paid his subscriptions, and been a member for ten or more consecutive years immediately preceding his decease, and for this purpose the year in which the death occurs shall be counted as one year, and such benefit shall be reduced one-tenth for each year of consecutive membership less than ten.

(a.a.) \*\* Provided also that the amount of such benefit as to persons admitted to membership on and after the 1st day of January, 1887, under By-Law 14, and being new members, shall be regulated, as to scale, according to the age of the applicant at his birthday next following the date of his admission, and shall be payable upon the table following : viz :

Age at birthday next following admission.	Proportion of benefit payable.
35 years and under.	The whole benefit.
36 to 40 years inclusive	85 p.c. of whole benefit.
41 to 45 " "	70 " "
46 to 50 " "	55 " "
51 to 55 " "	40 " "
56 to 60 " "	30 " "
61 to 65 " "	20 " "
66 to 70 and over.	15 " "



Subject always to a proportional reduction of one-tenth for each year required to complete the full term of ten consecutive years as required by Sec. (a.)

(b) \* Claims arising under By-law 65 shall be a first charge upon all the funds of the Association.

69. \* The legal representatives or beneficiaries of a member who may die through accident or injury, and who may be entitled to a claim under By-law 65, shall have no claim under By-laws 66, 67 and 68, unless the benefit thereunder shall exceed the amount payable under By-law 65, in which event the payment of the "Mortuary benefit" shall be in full satisfaction and discharge of all claims against the Association, inclusive of that under By-law 65; and in case the "mortuary benefit" is less in amount than the claim arising as aforesaid under By-law 65, payment under that By-law shall be in full satisfaction and discharge of all claims against the Association, including that under the said By-laws 66, 67 and 68.

70. \* Should the mortality in any year exceed that estimated according to By-law 67, the remaining half of the annual surplus from the membership fees shall be used to pay the benefits fixed for that year; and in the event of the same proving insufficient for that purpose, resort shall finally be had to the "Permanent Reserve Fund."

71. \*\* The balance of the "Annual Benefit Allotment" and the other half of the annual surplus from membership fees remaining at the end of any financial year, not used or required for any purposes of the Association, or to meet claims that may have arisen under any By-law during that year, shall be added to and form part of the "Permanent Reserve Fund."

ARTICLE XVI.—GENERAL PROVISIONS AS TO BONUS AND BENEFITS.

72. \*\* Should a claim upon a death made under By-law 65 be disallowed by the Board as coming within the exceptions contained in that By-law, the claimant may have the same amended or another substituted therefor, so that such claim may be made under the provisions of By-law

66, it being the intention of these By-laws that the manner or cause of death shall not in any way affect the validity of any claim that may be presented under By-law 66."

Provided always that the amount which may be paid upon such amended or substituted claim shall be taken in full satisfaction of all claims against the Association, and such amendment or substitution shall be made by the claimant within three months of the disallowance of the original claim.

73. \* Claims under these By-laws are payable only at the offices of the Association at Toronto.

74. \* In the event of any death, accident or injury, occurring, for which claims may be made under these By-laws, immediate notice thereof shall be given, in writing, by the proper party, addressed to the Secretary at Toronto, stating the full name, occupation and address of the member. And unless direct and positive proof of the same, and of the death or duration of total disability, shall be furnished to this Association within six months from the happening thereof, all claims under these By-laws shall be and become, by reason of the default, waived and forfeited.

75. \* No claim shall be payable under these By-laws unless a medical adviser of this Association shall be allowed to examine the person of the member, in respect of any alleged injury or cause of death, when and so often as may be reasonably required.

76. \* All claims under these By-laws must be submitted to the Board of Directors, who shall have authority, and whose duty it will be to investigate the same, and decide upon their validity; and if the same are allowed, to order their payment. The powers of the said Board herein shall be those of arbitrators, and their decisions shall have the force and effect of an award.

77. \* Claims under these By-laws shall be payable within sixty days after satisfactory proof shall have been furnished as aforesaid.

78. \* The party entitled to receive any accident bonus or mortuary benefit shall previously furnish the Association with a legal discharge thereof.

## ARTICLE XVII.—DEALING WITH OFFENDERS.

79. Any member who shall use abusive or improper language in the meetings of the Association, or who shall be guilty of disrespect towards the presiding officer, or of habitual drunkenness or immorality, or who shall abuse or attempt to abuse in any way the advantages or privileges of the Association, shall be liable to a charge and after due trial, may be fined, reprimanded, suspended or expelled, as the Association may determine.

80. Any member guilty of abusing or attempting to abuse the privileges of the Association, is liable to immediate suspension by the President, awaiting the action of the Board of Directors, and the Association.

81. No member shall be put on trial unless a charge, or charges, duly specifying his alleged offence, or offences, shall be first submitted to the Association in writing, signed by one or more of its members.

82. Any charge, or charges, so preferred, shall be referred to a committee of five members to be appointed at the first general meeting, of whom three shall form a quorum, which committee shall, with as little delay as the case will admit, furnish accused with a copy of the charge, or charges, summon the parties, and examine and consider the matter in question.

83. If, after the reasonable notice of summons, the party accused fails to appear or to give satisfactory reply, the case may be gone on with in his absence.

84. The committee shall, after due investigation, submit a report of its proceedings, together with the evidence obtained, and a resolution, recommending what action in their opinion, should be taken.

85. Should the decision of the Committee not involve suspension or expulsion of the accused member, and should no appeal be made therefrom, it shall be final without further action of the Association.

86. Should the committee be convinced of the necessity of suspending or expelling a member, a motion to that effect shall be submitted, signed by at least three of their number.

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87. Any motion for the suspension or expulsion of a member, shall be announced at the regular meeting previous to that on which it comes up for decision, which last meeting the member under charges shall be summoned to attend, and at the time appointed, whether the implicated member be present or not, the Association may proceed to consider and determine the matter.

88. The Association shall have power to vary the penalty, to one more or less severe than that contained in the motion submitted by the Committee.

89. In all cases of the expulsion of members, the Secretary of the Association shall immediately notify all other Travellers' Associations thereof, as well as the Railway or other Companies interested.

#### ARTICLE XVIII.—ALTERATION OF BY-LAWS.

90. No motion to repeal, suspend, annul, amend or add to these By-laws, or any part thereof, nor to alter the rules of order shall be put to vote, except at the Annual Meeting of this Association. Two months' notice of the exact alterations shall be given to the Secretary, in writing, by the member proposing the same, and a printed circular containing the proposed changes shall be sent by the Secretary to every member of this Association, at least three weeks prior to the date of the General Annual Meeting, and such alterations of the By-laws may be accepted with or without amendment, upon at least two-thirds of the members present voting in favor thereof.

*Note.—The By-laws preceded by an asterisk \* were included in the schedule to the amending act of 1883, ante-page 25 ; and all by-laws or subsections of by-laws prefixed \* \* were amended or added to by leave of the Governor-General in Council, under Sec. 10 of said act. None of such by-laws can be amended or repealed unless with the approval of the Governor-General in Council under said Sec. 10, or by Legislation.*

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THIRTEENTH ANNUAL REPORT  
OF THE  
BOARD OF DIRECTORS.  
1885.

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GENTLEMEN,

In presenting the Thirteenth Annual Report, your Directors are glad to be able to congratulate the members upon the fact that the Association has attained that financial standing which has been its constant aim since its organization; that its Permanent Reserve Fund now amounts to over \$100,000.

This satisfactory position has been reached by a judicious husbanding of its resources and by great self denial with regard to insurance, there being no mortuary benefits payable until recent years, and now that the object so long and steadily worked for has been accomplished, your Directors feel that they are but expressing the general sentiment, when they point with gratification to the fact that the permanent character of the Association and its schemes of insurance are placed beyond question.

The surplus amounts to \$100,510.00, while the cash assets represented by the Permanent Reserve Fund are \$100,155.34. The net gain for the year just closed amounts to \$13,930.75.

The membership roll shows an increase of 77, the total number now being 2,289.

The following is an abstract of the transactions, as shown by the Secretary's books:—

## RECEIPTS.

Ordinary Certificates, 1884....	\$	50	00
Ordinary Certificates, 1885....		22,640	00
Honorary Certificates, 1885....		250	00
Duplicates .....		76	00
		<u>\$23,016</u>	00
Interest .....		4,762	23
			<u>\$27,778 23</u>

## DISBURSEMENTS.

Advertising .....	\$	129	80
Commission .....		296	00
General Expenses .....		637	17
Special Expenses .....		1,279	81
Printing .....		411	53
Stationery .....		176	50
Papers and Periodicals .....		92	65
Rent and Gas .....		260	19
Office Furniture (written off)..		100	00
Salary .....		1,200	00
Mortuary Benefits .....		8,350	00
Accident Bonuses .....		913	83
Balance—Net Profit .....		13,930	75
			<u>\$27,778 23</u>

Under the provisions of By-Law 67, your Directors laid aside \$13,000.05 at the beginning of the year as the Annual Benefit Allotment, and fixed the Mortuary Benefit at \$1,100.

The following shows the disposition of the allotment :

Beneficiary of B. Walton .....	\$	880	00
“ E. Macquistan ....		1,000	00
“ J. Mason .....		200	00
“ A. B. Deacon ....		990	00
“ E. B. Guillelt. ....		990	00
“ A. Junkin .....		770	00
“ John Zimmerman. ....		1,100	00
“ D. Corrie .....		770	00
“ J. Lawrence .....		550	00
“ J. F. Lyon .....		1,100	00

Total payment from Annual Benefit Allotment .....		\$8,350.00
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Leaving a surplus of \$4,650.05 to be carried over to the Permanent Reserve Fund

The payments for the year in connection with Accident Bonuses have amounted to \$913.83, being for minor injuries only.

With the advancing age of the Association the amount annually payable under the Mortuary Benefit By-Laws will certainly increase. The payment this year exceeds that of 1884 by \$1,550.00. In the face of this increased expenditures, however, the surplus carried to reserve exceeds that of the preceding year by \$369.58. This is largely accounted for by the fact that the interest on the invested funds enabled your Directors to increase the amount available for insurance purposes. These figures are instructive as showing the value of the Reserve Fund; they bring out in a practical way the wisdom of the policy uniformly pursued of conserving the resources of the Association, and demonstrate clearly that a large accumulated surplus is a safeguard of the utmost importance, and is an essential element in the continued success of our system of insurance.

The sick benefit scheme inaugurated this year for the relief of members disabled from causes other than accidental has proved a satisfactory mode of affording a certain amount of compensation for loss of time through illness to a number of claimants, and your Directors trust that a larger number of members will this coming year subscribe to the Fund and thereby become entitled to the Benefits attached thereto.

Referring to the circular issued by your Directors last month regarding the action taken by the Board of Trade in respect of railway privileges, your Directors are pleased to be able to confirm the information therein contained, that our privileges remain as heretofore, viz. : 300 lbs. of baggage free,  $2\frac{1}{4}$  cents per mile, tickets from station to station, and the Saturday return tickets. The Board of Trade have, we understand, completed their arrangements under which, like the ordinary passenger, the holders of their certificates must buy 1,000 mile tickets. They have formed a just estimate of the comparative value of the privileges they



have obtained, and are issuing their certificates without charge. Your Directors do not apprehend that our membership will be affected by reason of this disturbing influence, and are confident that when the nature of the alleged advantages is understood, but few merchants will countenance the new departure, and that few travellers will care to forego our greater benefits, and work under the auspices of an alien organization.

Acting as usual under the advice of Mr. McCabe, Managing Director of the North American Life Assurance Co., your Directors have fixed the Maximum Mortuary Benefit for 1886 at \$1,100.00.

In accordance with the unanimously expressed wish of the last Annual Meeting, the Anniversary of the Association, which has heretofore taken the form of a Dinner, will this year be marked by a *Conversazione* to be held at the Pavilion, Horticultural Gardens, Toronto, on the evening of December 30th. The celebration is in charge of a joint committee composed of members of the Board, and members of the Commercial Travellers' Glee Club. No effort is being spared to make the event in every way worthy of the Association, and your Directors confidently look forward to a large attendance of members and their friends.

H. BLAIN,

*President.*

JAMES SARGANT,

*Secretary.*

Toronto, December 19th, 1885.

#### TREASURER'S STATEMENT, 1885.

##### CASH ASSETS.

Government Deposit.....	\$50,000 00
People's Loan and Deposit Co..	6,165 27
Freehold Loan and Savings Co..	10,814 40
Union " " .....	11,669 76
Farmers' " " .....	10,457 50
Hamilton Provident & Loan Co.	5,380 12
Dominion Bank (on call) .....	4,605 79
Interest receivable.....	1,062 50
	<hr/>
	\$100,155 34

## COMMERCIAL TRAVELLERS' ASSOCIATION.

## OTHER ASSETS.

Office Furniture..... \$709 11  
 St. John Agency..... 100 00

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 809 11

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 \$100,964 45

Estimated Liabilities ..... 454 45

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 \$100,510 00

ROBERT H. GRAY,  
*Treasurer.*

## THE SICK BENEFIT FUND.

## RECEIPTS.

Cash Received (Subscriptions)... \$478 00  
 Interest on Current Account.... 6 25

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 \$484 25

## DISBURSEMENTS.

Paid Sick Benefits..... \$355 00  
 Printing..... 8 50  
 Balance in Central Bank..... 120 75

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 \$484 25

JAMES SARGANT,  
*Secretary.*

## AUDITORS'S REPORT.

TORONTO, December 15th, 1885.

*To the President, Directors, and Members of the Commercial Travellers' Association of Canada.*

## GENTLEMEN :

We have the honor to report that we have, month by month, carefully examined the books, accounts, and vouchers of the Association, as kept by the Secretary for the year 1885, and found them correct.

We have also compared the Treasurer's Cash Book and the Bank Pass Book with that of the Secretary, and found them agreeing in every particular.

We further report that we have investigated from time to time, the Books, Accounts, and vouchers of the Sick Benefit Fund and found them correct.

We have pleasure in reporting that the books of the Association have been carefully and satisfactorily kept, and that every facility has been offered us by the Treasurer and Secretary in the proper discharge of our duties.

We have the honor to be, gentlemen,

Your obedient servants,

JAS. E. DAY, }  
WM. ANDERSON, } AUDITORS.

## FOURTEENTH ANNUAL REPORT.

OF THE

# BOARD OF DIRECTORS.

## 1886.

GENTLEMEN,

Your Directors have much pleasure in being able to lay before the members a Statement showing a very profitable year's business. The surplus amounts to \$119,368.97, the net gain being \$19,889.52. The membership number 2,516, being 227 more than last year.

The following is an abstract of the transactions as shown by the books of the Association:

### RECEIPTS.

Ordinary Certificates, 1886....	\$24,790 00	
Honorary Certificates, 1886....	370 00	
Duplicates.....	64 00	
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	\$25,224 00	
Interest.....	5,524 07	
		<hr/>
		\$30,748 07

## DISBURSEMENTS.

Advertising .....	58 50	
Commission .....	321 50	
General expenses .....	723 06	
Printing .....	338 55	
Papers .....	77 70	
Rent .....	324 41	
Salary .....	1,475 00	
Special Expense .....	810 20	
Accident Bonuses .....	1,889 63	
Mortuary Benefits .....	4,840 00	
Balance, being Profit .....	19,889 52	
		<hr/> \$30,748 07

Under the provisions of By-Law 67, the Directors laid aside \$13,978.40 at the beginning of the year as the Annual Benefit Allotment; and fixed the Maximum Mortuary Benefit at \$1,100.

The following shows the disposition of the allotment :

Beneficiary of W. McGinness .....	\$1,100 00	
D. Holmes .....	990 00	
A. Freeland .....	990 00	
N. Kingsland .....	880 00	
T. Joslin .....	440 00	
R. J. Hunter .....	330 00	
J. M. Shannon .....	110 00	
		<hr/> \$4,840 00
Balance carried to Permanent Reserve Fund .....	9,138 00	
		<hr/> \$13,978 40

The payments for the year in connection with Accident Bonuses have amounted to \$1,889.63.

T. L. Gurnett .....	\$1,000 00	
Minor claims .....	889 63	
		<hr/> \$1,889 63

The proposed additions and amendments to the by-laws, notice of the exact terms of which has been mailed to each member, have been carefully prepared by your Directors, and are intended to make the Accident and Mortuary Schemes of the Association more perfect. Your Directors attach great importance to these proposed changes and feel justified in submitting for your consideration the following explanations in reference to their character :—

1. This addition gives legal effect to a form that has been in use for the past two years, and which has been very valuable in enabling the Secretary to keep a correct register of the members' names, addresses, names of beneficiaries, etc.

2. This change will enable old members to rejoin at any time during the year by filling out Form 3, thereby avoiding the delay and inconvenience of finding two Directors to recommend them, after the expiry of the present two months' limit.

3. This amendment enables persons qualified as Honorary Members to join at any time during the year, instead of, as at present, being ineligible after the first two months have elapsed. This two months' provision has been found to very arbitrary, and has deprived of all benefits of many years of active membership, several who, through inadvertence, have allowed that time to pass.

4. This simply makes the financial year close with Nov. 30, instead of Dec. 15.

5 & 7. These changes should be considered together, as they hinge upon repealing present by-law 72. That by-law deals with "General provisions as to bonuses and benefits" and in the event of a death resulting from any of the causes recited therein, no claim could be made against the Association. While these provisions are just, when applied to accident insurance, your Directors are of opinion, that the manner or cause of death should not in any way affect the mortuary benefits--or in other words the life contract of the Association with its members should be *indisputable*. Change 7 covers this ground, while 5 transfers present by-law 72 to the accident by-laws, with the addition of the "war and invasion" clause.

There may be some objection to this clause for patriotic reasons, but it must be remembered that in the event of war or invasion, the Association would be liable under its mortuary by-laws.

6. This is the most important change proposed for your consideration, and will, if adopted, mark an entirely new era in the history of the Association. The policy of the Association has always been a progressive one. The Directors have constantly had in view the necessity of acquiring an ample reserve fund, in the belief that such a fund was of primary importance in ensuring the stability of its work. In 1879, with a surplus of only \$10,000, the business of Accident Insurance was undertaken, resulting in adding largely to our financial strength. In 1882, the present plan of Life Insurance was established, proving so attractive in its character, that Commercial Travellers generally were drawn to our ranks, until to-day we have the handsome surplus of about \$120,000. The Association has by its enterprise and diligence acquired this fine property, and your Directors regard this juncture as a favorable time to conserve its resources by surrounding the mortuary benefits with additional safeguards. The moment is favorable for conservative action, because, at no period has the Association been so prosperous, the death-rate being at the lowest point touched for years, and the Permanent Reserve larger than ever before. The present principle of insurance has served its purpose admirably; but your Directors consider that the time has arrived when new members should be admitted only upon the equitable basis laid down in the proposal age scale. The proposed change is an indication of strength; of confidence in the impregnable position of the Association. In the future we shall rest our claims for the support of Commercial Travellers upon the solid grounds of our large, interest-earning reserve, upon the undoubted security we offer, upon the absolute certainty that our engagements will be fulfilled, and upon our equitable plan of making the amount of insurance proportionate to the probable amount payable to our Treasury. Your Directors confidently believe that this change will result most ad-

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vantageously to the Association, will place its permanent character beyond peradventure; and therefore strongly recommend its adoption by the Annual Meeting as well as that of the other changes proposed.

The maximum Mortuary Benefit for 1887 has been placed at \$1,200. In ascertaining this amount your Directors have acted under the advice of Wm. McCabe, Esq., Managing Director of the North American Life Assurance Company, to whom also your Directors are deeply indebted for assistance in preparing the contemplated amendments to the by-laws.

Our relations with the Railway Companies continue most cordial.

The Annual Conversazione will be held at the Pavilion, Horticultural Gardens, on the evening of December 30. The arrangements connected therewith are in the hands of a Committee composed chiefly of the Commercial Travellers' Glee Club, and the members may look forward to a thoroughly enjoyable evening.

H. BLAIN,

*President.*

JAMES SARGANT,

*Secretary.*

Toronto, December 18th, 1886.

**TREASURER'S STATEMENT, 1886.**

**CASH ASSETS.**

Government Deposit .....	\$52,922 15
Imperial Loan Co. Debentures.....	10,000 00
Freehold " " .....	15,000 00
Western Canada " " .....	15,000 00
People's Loan Co. " " .....	10,000 00
Farmers' " Deposit.....	10,976 14
People's " " .....	1,352 36
Dominion Bank " .....	2,225 96
Interest accrued on Debentures.....	2,250 00

**\$119,726 61**



## OTHER ASSETS.

Office Furniture.....	\$872 85	
St. John Agency.....	269 51	
	<hr/>	\$1,142 36
		<hr/>
Estimated Liabilities.....		\$120,868 97
		1,500 00
		<hr/>
Total Assets over Liabilities.....		\$119,368 97
		<hr/>

ROBT. H. GRAY, *Treasurer.*

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## THE SICK BENEFIT FUND, 1886.

## RECEIPTS.

To Balance carried forward.....	\$120 75
Cash received (subscriptions).....	696 00
	<hr/>
	\$816 75

## DISBURSEMENTS.

Paid Sick Benefit claims.....	\$755 50
Balance .....	61 25
	<hr/>
	\$816 75

JAMES SARGANT, *Secretary.*

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## AUDITOR'S REPORT.

Toronto, December, 1886.

*To the President, Directors and Members of the Commercial Travellers' Association of Canada.*

GENTLEMEN,

We have the honor to report that every month we have carefully examined the books, accounts and vouchers, of your Association for the year 1886, as kept by the Secretary, including those used for the Sick Benefit Fund, and found them correct.

We have likewise, in the same manner, regularly examined the Treasurer's Cash Book, and in every case found it to agree with that of the Secretary.

We have much pleasure in stating that the books of the Secretary and Treasurer have been carefully and satisfactorily kept, and that every facility has been afforded us for the proper discharge of our duties.

We have the honor to be, Gentlemen, Your obedient  
Servants,

WM. ANDERSON, } *Auditors.*  
JAS. E. DAY, }

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## FIFTEENTH ANNUAL REPORT

OF THE

# BOARD OF DIRECTORS.

1887

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GENTLEMEN,

In the face of the fact that during the financial year just closed the mortality has been the highest in the history of the Association, and the consequent payments under the mortuary by-laws very much greater than any previous year, the Directors have been able to carry \$15,624.55 to Permanent Reserve Fund. This amount is exceeded only by that of one year, namely, 1886, when the mortality was very light, and with the exception of that year is the largest sum heretofore added to capital. The Directors regard it as a matter of congratulation that the heavy calls upon the resources of the Association have been

promptly provided for without affecting the progressive character of the Permanent Reserve Fund. The surplus now amounts to \$135,591.37. The membership shows an increase of 199, the total number now being 2,715. The following is an abstract of the Receipts and Disbursements for the financial year ending November 30th, 1887.

## RECEIPTS.

2,669 Ordinary Certificates....	\$26,690 00	
46 Honorary " ....	460 00	
44 Duplicate " ....	88 00	
	<hr/>	
	27,238 00	
Interest.....	5,600 84	
	<hr/>	
		\$32,838 84

## DISBURSEMENTS.

Advertising .....	\$4 50	
Commission .....	344 00	
General Expense.....	771 29	
Special Expense .....	1,416 00	
Printing .....	243 75	
Stationery.....	236 33	
Papers and Periodicals .....	72 20	
Rent .....	441 72	
Salary .....	1,500 00	
Accident Bonuses .....	700 50	
Mortuary Benefits .....	11,484 00	
Balance.....	15,624 55	
	<hr/>	
		\$32,838 84

Under the provisions of By-law 67, the Annual Benefit Allotment was ascertained at the beginning of the year as being \$16,119.46, and the maximum Mortuary Benefit fixed at \$1,200.

The following shows the payments under the allotment :

Beneficiary of John Carron .....	\$110 00
" Robert Street .....	220 00
" George May .....	990 00

Beneficiary of	George Ellison .....	840 00
"	Geo. I. Lazier.....	240 00
"	E. D. Wardell .....	960 00
"	Beverly Heath .....	480 00
"	Lewis Samuel .....	1,080 00
"	William Norris.....	1,200 00
"	T. W. Copner .....	960 00
"	John Fowler .....	240 00
"	Jas. Wallace .....	84 00
"	T. L. Burnet.....	480 00
"	Thos. Brown.....	1,200 00
"	John A. Orr.....	1,200 00
"	A. L. Wilcox.....	600 00
"	F. B. Scovell.....	600 00
		<hr/> \$11,484.00

The payments for the year under the accident bonus by-laws amount to \$700.50, being for minor injuries only.

The amendments and additions to the by-laws to be submitted to the annual meeting, have been carefully prepared by the Directors, and are calculated to advance the interests of the Association and to conserve its privileges.

The "Baggage Compensation Fund" by-law is the result of certain negotiations now in progress with the transportation companies. These negotiations will doubtless be completed by the date of the annual meeting when all the facts will be submitted. The other amendments affect principally the executive work of the Association. The present by-laws bearing upon the management were adopted upon the organization of the Association, and are in many respects unsuited to its present requirements and responsibilities.

The calls upon the Relief or Charitable Fund have fortunately been few. The assistance, however, which the Directors have extended by means of the fund at their disposal has been warmly appreciated by the recipients, and the Directors are sure that every donor to the fund will be gratified to learn that his contribution has aided in alleviating distress. The Directors request the indi-

vidual members to continue to subscribe the small sum of one dollar each, which is required to enable them to be in a position to assist those who may be in need of a helping hand.

The maximum Mortuary Benefit for 1888 has been placed at \$1,200.00. The Directors are deeply indebted to Mr. Wm. McCabe, Managing Director of the North American Life Assurance Co., not only for his professional services in examining the insurance resources of the Association, and determining the mortuary benefit payable, but also for the warm and active interest which he takes in furthering its general interests.

J. C. BLACK,  
*President.*

JAMES SARGANT,  
*Secretary.*

#### TREASURER'S STATEMENT, 1887.

##### CASH ASSETS—

Government deposit.....	\$ 53,873 36
Imperial Loan Co. Debentures..	10,208 33
Freehold " " "	15,062 50
Dominion Bank.....	20,934 84
Western Canada Loan Co. De- bentures.....	15,312 59
People's Canada Loan Co. De- bentures.....	10,208 33
Farmers' Canada Loan Co. De- bentures.....	10,041 66
	<hr/> \$135,641 52

##### OTHER ASSETS—

Bills Receivable .....	\$50 00
Furniture, etc.....	904 85

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\$136,596 37

Estimated Liabilities..... 1,005 00

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Total Assets over Liabilities.....\$135,591 37

ROBERT H. GRAY, *Treasurer.*

RELIEF FUND STATEMENT, 1887

RECEIPTS—

To Balance Carried Forward.....	\$ 61 25	
Cash received (subscriptions).....	405 00	
		\$466 25

DISBURSEMENTS—

Paid Relief claims.....	\$ 124 70	
Balance .....	341 55	
		\$ 466 25

JAMES SARGANT. *Secretary.*

AUDITORS' REPORT.

TORONTO, December 17th, 1887.

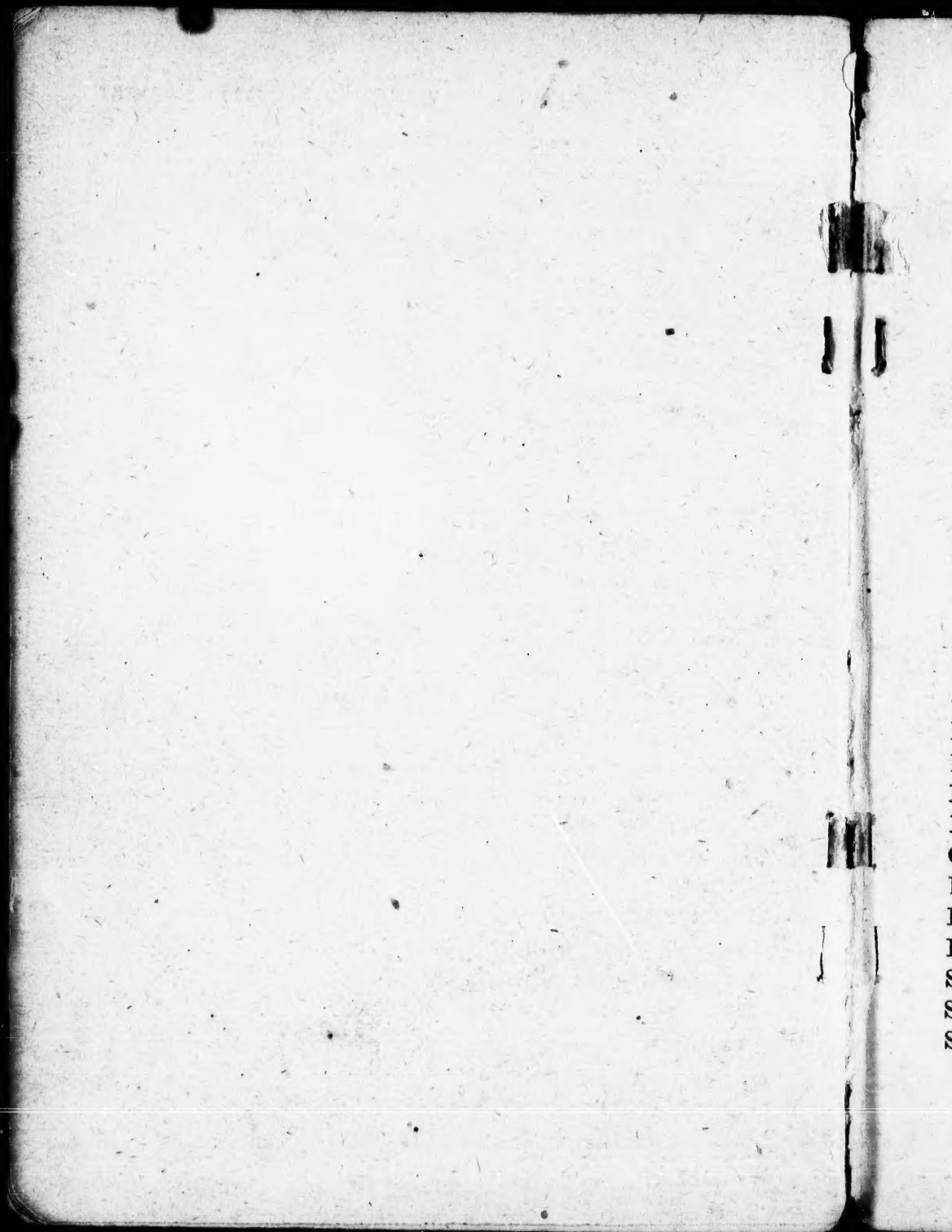
*To the President and Directors of the Commercial Travellers Association :*

GENTLEMEN,

We hereby certify that we have examined the books, accounts and vouchers of the Association for the month of November last, as well as for the preceding part of the year 1887, as kept and presented by the Secretary, and report the same correct. We further report the agreement of the Cash Books of the Secretary and Treasurer with the Bank Pass Book.

We have the honor to be, gentlemen, your obedient servants.

JAS. E. DAY, }  
WM. ANDERSON, } AUDITORS.





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